

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	
	:	
Stacy A. McCauley Cooney	:	Case No.: 18-13947-MDC
	:	
	:	
Debtor(s)	:	Chapter 13

MOTION TO MODIFY PLAN AFTER CONFIRMATION

The Debtor, Stacy A. McCauley Cooney, by and through her undersigned counsel, hereby move to modify her Chapter 13 Plan and in support thereof aver as follows:

1. Debtor filed a Chapter 13 Bankruptcy on or about June 13, 2018.
2. The Chapter 13 filing was assigned case number 18-13947-MDC.
3. The Chapter 13 Plan was confirmed by this Honorable Court on or about June 13, 2019.
4. On or about July 29, 2020, the mortgagee, Nationstar Mortgage d/b/a Mr. Cooper (hereinafter referred to as Nationstar), filed a Notice of Debtor's Request for Covid Forbearance.
5. On or about November 6, 2020 the Debtor and Nationstar, entered into an agreement that the amount due and owing as a result of the forbearance will be cured by amending the Chapter 13 plan.
6. In accordance with the agreement, the Debtor will cure the subject \$15,931.20 by amending the Chapter 13 plan.
7. In furtherance thereof and the Debtor curing the forbearance payments, this Motion and Modified Chapter 13 Plan are being contemporaneously filed.

8. Pursuant to the recently enacted CARES Act, Debtor has experienced a material financial hardship, directly or indirectly caused by the COVID-19 virus.

9. Debtor's Plan was originally Confirmed prior to March 27, 2020.

10. In light of this, and to avoid dismissal of her case, Debtor is humbly requesting that she be allowed to modify and extend her Chapter 13 Plan to 7 years.

11. The Debtor's primary source of income is from Alimony payments from her ex-husband and babysitting.

12. Due to COVID, the Debtor's ex-husband lost his job and has been unable to make alimony payments during this time.

13. Additionally, due to the nature of her employment as a babysitter, she has been unable to work and has filed for unemployment which at the time the motion was filed, was still awaiting a determination.

14. These reductions in income have resulted in the Debtor falling behind on her Chapter 13 Plan payments.

15. This Plan remains a pro-rata payback to the unsecured creditors. (See proposed modified Plan marked as "**Exhibit A**").

16. Lastly, this Plan is feasible based on the Debtor's current income and expenses. (See Amended Schedules I & J marked as "**Exhibit B**").

WHEREFORE, the Debtor requests that she be permitted to modify her Chapter 13 Plan for the above-stated reasons.

Dated: January 6, 2021

/s/Brad J. Sadek, Esq.
Brad J. Sadek, Esq.
Attorney for Debtor
1315 Walnut Street
Suite #502
Philadelphia, PA 19107